

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

**IN RE:**

**SAJIDA ASIF**  
**Debtor(s)**

**CASE NO.: 6:16-bk- 07253**  
**CHAPTER 13**

**CHAPTER 13 PLAN**

**CHECK ONE:**

\_\_\_\_\_ Debtor<sup>1</sup> certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

  X   The Plan contains provisions that are specific to this Plan in paragraph 9, Nonconforming Provisions. Any nonconforming provision not set forth in paragraph 9 is deemed stricken.

**1. MONTHLY PLAN PAYMENTS.** Plan payments include the Trustee's fee of 10% and shall begin 30 days from petition filing/conversion date. Debtor shall make payments to the Trustee for the period of 60 months. If the Trustee does not retain the full 10%, any portion not retained will be disbursed to allowed claims receiving payment under the plan and may cause an increased distribution to the unsecured class of creditors:

- (A) \$1,945.00 for months 01 through 60  
(B) \$ n/a for months through  
(C) \$ n/a for months through

To pay the following creditors:

**2. ADMINISTRATIVE ATTORNEY'S FEES.**

**Base Fee \$5,850.00 Total Paid Prepetition \$3,850.00 Balance Due \$2,000.00**

**Estimated Additional Fees Subject to Court Approval \$2,750.00 (monitoring fees) and \$2,500.00 (mediation fees)**

**Attorney's Fees Payable through Plan \$ - see attached spreadsheet - Monthly (subject to adjustment)**

<sup>1</sup> All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals.

**3. PRIORITY CLAIMS (as defined in 11 U.S.C. § 507).**

Last 4 Digits of Acct No.	Creditor	Total Claim
NONE		

4. **TRUSTEE FEES.** Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. **SECURED CLAIMS.** Pre-confirmation payments allocated to secured creditors under the Plan, other than amounts allocated to cure arrearages, shall be deemed adequate protection payments.

**(A) Claims Secured by Real Property Which Debtor Intends to Retain/ Mortgage Payments and Arrears, if any, Paid through the Plan.** If the Plan provides for curing prepetition arrearages on a mortgage, Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly postpetition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the postpetition mortgage payments on the following mortgage claims:

Last 4 Digits of Acct No.	Creditor	Collateral Address	Reg. Mo. Pmt.	Gap Pmt.	Arrears
NONE					

**(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification.** Pending the resolution of a mortgage modification request, Debtor shall make the following adequate protection payments to the Trustee: (1) for *homestead* property, the lesser of 31% of gross disposable monthly income of Debtor and non-filing spouse, if any (after deducting homeowners association fees), or the normal monthly contractual mortgage payment, or (2) for *non-homestead*, income-producing property, 75% of the gross rental income generated from the property:

Last 4 Digits of Acct. No.	Creditor	Collateral Address	Pmt. Amt.
7594	Seterus Inc	806 Neptune Pointe Lane	\$1,275.31

**(C) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES.** Under 11 U.S.C. § 1322(b)(2), this provision does not apply to a claim secured solely by Debtor's principal residence. A separate motion to determine secured status or to value the collateral must be filed. The secured portion of the claim, estimated below, shall be paid:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt. Value	Pmt. Interest @__%
NONE				

**(D) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY.** Claims of the following secured creditors shall be paid in full with interest:

Last 4 Digits of Acct No.	Creditor	Collateral Desc./Address	Claim Amt.	Pmt.	Interest @ ____%
1137/	Neptune Pointe HOA	806 Neptune Pointe	\$13,871.35	\$352.23	18%

**(E) Claims Secured by Personal Property – Maintaining Regular Payments and Curing Arrearages, if any, with All Payments in Plan.**

Last 4 Digits of Acct No.	Creditor	Collateral Description	Regular Payment	Arrearages
NONE				

**(F) Secured Claims/Lease Claims Paid Direct by Debtor.** The following secured claims/lease claims are being made via automatic debit/draft from Debtor's depository account and are to continue to be paid direct to the creditor or lessor by Debtor outside the Plan via automatic debit/draft. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate Debtor's state law contract rights. (Note: The Plan must provide for the assumption of lease claims that Debtor proposes to pay direct in the Lease/Executory Contract Section 6 below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral
NONE		

**(G) Liens to be Avoided per 11 U.S.C. § 522/Stripped Off per 11 U.S.C. § 506.** A separate motion to avoid a lien under § 522 or to determine secured status and to strip a lien under § 506 must be filed.

Last 4 Digits of Acct No.	Creditor	Collateral Description/Address
NONE		

**(H) Surrender of Collateral/Leased Property.** Debtor will surrender the following collateral/leased property. The automatic stay is terminated *in rem* as to Debtor and *in rem* and *in personam* as to any codebtor as to these creditors and lessors upon the filing of this Plan. (Note: The Plan must provide for the rejection of lease claims in the Lease/Executory Contract section below.)

Last 4 Digits of Acct No.	Creditor	Property/Collateral to be Surrendered
NONE		

**(I) Other Secured Claims.** Debtor does not intend to make payments to the following secured creditors. The automatic stay is terminated in rem as to Debtor and in rem and in personam as to any codebtor with respect to these creditors. Debtor's state law contract rights and defenses are neither terminated nor abrogated.

NONE

**6. LEASES/EXECUTORY CONTRACTS.**

Last 4 Digits of Acct No.	Creditor	Property	Assume/Reject-Surrender	Est. Arrears
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NONE

**7. GENERAL UNSECURED CREDITORS.** General unsecured creditors with allowed claims shall receive a *pro rata* share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid under a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors shall be no less than \$127.00 (57%).

**8. ADDITIONAL PROVISIONS:**

(A) Unless otherwise ordered, secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims:

(B) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as allowed by an Order of the Bankruptcy Court.

(C) Property of the estate (check one)\*

(1) \_\_\_\_\_ shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or

(2)   X   shall vest in Debtor upon confirmation of the Plan.

\*If Debtor fails to check (1) or (2) above, or if Debtor checks both (1) and (2), property of the estate shall not vest in Debtor until the earlier of Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(D) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief and/or the proofs of claim as filed and allowed. The Trustee shall only pay creditors with filed and allowed proof of claims. An allowed proof of claim will control, unless the Court orders otherwise.

(E) The Debtor may attach a summary or spreadsheet to provide an estimate of anticipated distributions. The actual distributions may vary. If the summary or spreadsheet conflicts with this Plan, the provisions of the Plan control prior to confirmation, after which time the Order Confirming Plan shall control.

- (F) Debtor shall timely file all tax returns and make all tax payments and deposits when due. (However, if Debtor is not required to file tax returns, Debtor shall provide Trustee with a statement to that effect.) For each tax return that becomes due after the case is filed, Debtor shall provide a complete copy of the tax return, including business returns if Debtor owns a business, together with all related W-2s and Form 1099s, to the Trustee within 14 days of filing the return. Unless otherwise ordered by the Court, Debtor shall turn over to the Trustee all tax refunds in addition to regular Plan payments. Debtor shall not instruct the Internal Revenue Service or other taxing agency to apply a refund to the following year's tax liability. **Debtor shall not spend any tax refunds without first having obtained the Trustee's consent or court approval.**

9. **NONCONFORMING PROVISIONS:** *SEE ATTACHED SPREADSHEET*

*Samia Asaf*  
DEBTOR

*11/3/16*  
DATE

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a copy of the foregoing Chapter 13 Plan has been served on *11/4/16*, either by electronic transmission or by United States first class postage prepaid to all addresses on the clerk's mailing list.

*Brian M. Mark*  
Brian M. Mark, Esq.  
Florida Bar No. 134207  
MARK & BROWN, P.A.  
5728 Major Blvd, Ste 502  
Orlando, FL 32819  
Phone: (407) 932-3933  
Fax: (407) 932-3965  
ATTORNEY FOR DEBTOR

DUE DATE	Asif, Sajida				Fees & Mediation	Mont Fees	SETERUS	Neptune Pointe	CLAIM 5
4th	11/4/2016			10.0%					
	Unsecured	Debtor Pmt	Tee Fee		ATTY	ATTY	Mtg Med Reg Pymt	HOA	
60	60							18%	
12/4/2016	1	\$2.96	\$1,945.00	\$194.50	\$120.00		\$1,275.31	\$352.23	
1/4/2017	2	\$2.96	\$1,945.00	\$194.50	\$120.00		\$1,275.31	\$352.23	
2/4/2017	3	\$2.96	\$1,945.00	\$194.50	\$120.00		\$1,275.31	\$352.23	
3/4/2017	4	\$2.96	\$1,945.00	\$194.50	\$120.00		\$1,275.31	\$352.23	
4/4/2017	5	\$2.96	\$1,945.00	\$194.50	5 at \$120.00	5 at	\$1,275.31	\$352.23	
5/4/2017	6	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
6/4/2017	7	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
7/4/2017	8	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
8/4/2017	9	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
9/4/2017	10	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
10/4/2017	11	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
11/4/2017	12	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
12/4/2017	13	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
1/4/2018	14	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
2/4/2018	15	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
3/4/2018	16	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
4/4/2018	17	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
5/4/2018	18	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
6/4/2018	19	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
7/4/2018	20	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
8/4/2018	21	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
9/4/2018	22	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
10/4/2018	23	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
11/4/2018	24	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
12/4/2018	25	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
1/4/2019	26	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
2/4/2019	27	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
3/4/2019	28	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
4/4/2019	29	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
5/4/2019	30	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
6/4/2019	31	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
7/4/2019	32	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
8/4/2019	33	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
9/4/2019	34	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
10/4/2019	35	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
11/4/2019	36	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
12/4/2019	37	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
1/4/2020	38	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
2/4/2020	39	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
3/4/2020	40	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
4/4/2020	41	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
5/4/2020	42	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
6/4/2020	43	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
7/4/2020	44	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
8/4/2020	45	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
9/4/2020	46	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
10/4/2020	47	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
11/4/2020	48	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
12/4/2020	49	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
1/4/2021	50	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
2/4/2021	51	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
3/4/2021	52	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
4/4/2021	53	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
5/4/2021	54	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
6/4/2021	55	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
7/4/2021	56	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
8/4/2021	57	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
9/4/2021	58	\$2.06	\$1,945.00	\$194.50	\$70.90	\$50.00	\$1,275.31	\$352.23	
10/4/2021	59	\$2.06	\$1,945.00	\$194.50	54 at \$70.90	\$50.00	\$1,275.31	\$352.23	
11/4/2021	60	\$1.56	\$1,945.00	\$194.50	1 at \$71.40	55 at \$50.00	60 at \$1,275.31	60 at \$352.23	
		\$127.60	\$116,700.00	\$11,670.00	\$4,500.00	\$2,750.00	\$76,518.60	\$21,133.80	
		\$223.00			ATTY	CLAIM	CLAIM	CLAIM	CLAIM
		57%							



Label Matrix for local noticing  
113A-6  
Case 6:16-bk-07253  
Middle District of Florida  
Orlando  
Fri Nov 4 10:20:54 EDT 2016

Sajida Asif  
806 Neptune Pointe Lane  
Kissimmee, FL 34744-5932

Choice Legal Group PA  
PO Box 9908  
Fort Lauderdale, FL 33310-0908

Citibank / Sears  
Citicorp Credit Services/Attn: Centraliz  
Po Box 790040  
Saint Louis, MO 63179-0040

Florida Department of Revenue  
Bankruptcy Unit  
Post Office Box 6668  
Tallahassee FL 32314-6668

Internal Revenue Service  
Post Office Box 7346  
Philadelphia PA 19101-7346

Neptune Pointe HOA  
2180 W SR 434 Ste 5000  
Longwood, FL 32779-5042

Osceola County Tax Collector  
Attn: Patsy Heffner  
Post Office Box 422105  
Kissimmee FL 34742-2105

Randy Hillman, PA  
1073 Willa Springs Dr #2029  
Winter Springs, FL 32708-6625

Seterus Inc  
PO Box 2008  
Grand Rapids, MI 49501-2008

Brian Michael Mark +  
Mark & Brown, P.A.  
5728 Major Blvd., Suite 502  
Orlando, FL 32819-7970

United States Trustee - ORL7/13 7+  
Office of the United States Trustee  
George C Young Federal Building  
400 West Washington Street, Suite 1100  
Orlando, FL 32801-2210

End of Label Matrix  
Mailable recipients 11  
Bypassed recipients 0  
Total 11